

In re:
Joseph D. Waters
Joseph D. Waters
Debtors

Case No. 23-10031-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 19, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| +++ | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | +++ Joseph D. Waters, MAILING ADDRESS:, 135 Covington Road, Philadelphia, PA 19120-1003 |
| db | +++ Joseph D. Waters, 7547 Gilbert Street, Philadelphia, PA 19150-2603 |
| 14746794 | Bennet, Bricklin & Saltburg, 960 Harvest Drive, Building B, Ste. 100, Monocacy Station, PA 19542-2000 |
| 14746802 | + Karina Velter, 2929 Arch Street, Ste. 1700, Philadelphia, PA 19104-7327 |
| 14746805 | Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Irving, TX 75063 |
| 14746808 | + PNC Bank Card, PNC CB Investigations, PO Box 5580, Cleveland, OH 44101-0580 |
| 14746810 | Sam's Club, PO Box 981026, El Paso, TX 79998-1206 |
| 14746811 | + Scott Dietterick, PO Box 650, Hershey, PA 17033-0650 |
| 14746815 | US Bank National NA, 8950 Cypress Boulevard, Coppell, TX 75019 |
| 14825590 | + US Bank Trust Company, NA, c/o Mark A. Cronin, Esq., 701 Market St., Ste 5000, Phila., PA 19106-1541 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| 14746795 | Email/Text: caineweiner@ebn.phinsolutions.com | Sep 19 2024 23:58:33 | Caine & Weiner, PO Box 55848, Van Nuys, CA 91411 |
| 14771615 | Email/Text: megan.harper@phila.gov | Sep 19 2024 23:59:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14787529 | Email/Text: megan.harper@phila.gov | Sep 19 2024 23:59:00 | City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14746796 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 19 2024 23:58:00 | Comenity Capital Bank, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673 |
| 14746799 | + Email/Text: mrdiscen@discover.com | Sep 19 2024 23:57:00 | Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939 |
| 14755336 | Email/Text: mrdiscen@discover.com | Sep 19 2024 23:57:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14746798 | Email/Text: sbse.cio.bnc.mail@irs.gov | Sep 19 2024 23:58:00 | Department of Treasury, Internal Revenue Service, 600 Arch Street, Room 3256, Philadelphia, PA 19106-1611 |
| 14746800 | Email/Text: JCAP_BNC_Notices@jcap.com | Sep 19 2024 23:59:00 | Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303 |
| 14746801 | Email/PDF: ais.chase.ebn@aisinfo.com | Sep 20 2024 00:07:12 | JPMCB Card Services, PO Box 15369, Wilmington, DE 19850 |
| 14752481 | + Email/Text: RASEBN@raslg.com | | |

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|----------|--|----------------------|--|
| | | Sep 19 2024 23:58:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14746803 | + Email/Text: PBNCNotifications@peritussservices.com | Sep 19 2024 23:57:00 | Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115 |
| 14748390 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 20 2024 00:06:15 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14746804 | Email/Text: amps@manleydeas.com | Sep 19 2024 23:58:00 | Manley Deas, PO Box 165028, Columbus, OH 43216-5028 |
| 14746807 | Email/Text: CollectionsDept@PFCU.COM | Sep 19 2024 23:58:00 | Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1003 |
| 14761010 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 19 2024 23:58:00 | PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101 |
| 14747096 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 20 2024 00:07:12 | PRA Receivables Management, LLc, Synchrony Bank, PO Box 41021, Norfolk, VA 23541-1021 |
| 14746806 | Email/Text: bankruptcynotices@psecu.com | Sep 19 2024 23:59:00 | Pennsylvania State Employee Credit Union, PO Box 67013, Harrisburg, PA 17106-7013 |
| 14748391 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 20 2024 00:07:29 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14746809 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Sep 19 2024 23:58:00 | Progressive Advanced Insurance Co., 6300 Wilson Mills Road, Cleveland, OH 44143-2182 |
| 14763602 | Email/Text: bnc-quantum@quantum3group.com | Sep 19 2024 23:58:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14763734 | + Email/Text: nsm_bk_notices@mrcooper.com | Sep 19 2024 23:58:00 | REO 2023-NR1 LLC, c/o Nationstar Mortgage LLC, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096 |
| 14746812 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 20 2024 00:07:31 | Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005 |
| 14746955 | ^ MEBN | Sep 19 2024 23:55:01 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14746814 | + Email/Text: bncmail@w-legal.com | Sep 19 2024 23:58:00 | TD Bank USA, PO Box 1470, Minneapolis, MN 55440-1470 |
| 14755063 | + Email/Text: bncmail@w-legal.com | Sep 19 2024 23:59:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14746813 | + Email/Text: bncmail@w-legal.com | Sep 19 2024 23:58:00 | Target, PO Box 9745, Minneapolis, MN 55440-6666 |
| 14747763 | Email/Text: amps@manleydeas.com | Sep 19 2024 23:58:00 | U.S. Bank NA, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028 |
| 14861572 | + Email/Text: nsm_bk_notices@mrcooper.com | Sep 19 2024 23:58:00 | U.S. Bank Trust Company, N.A., et. al, C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096 |
| 14748099 | + Email/Text: amps@manleydeas.com | Sep 19 2024 23:58:00 | US Bank National Association, c/o Alyk L. Ofiazian, Esq., PO Box 165028, Columbus, OH 43216-5028 |
| 14746816 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Sep 19 2024 23:57:00 | Verizon Wireless, 250 James Street, Morristown, NJ 07960-6410 |

TOTAL: 30

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14746797 | *+ | Department of Treasury, co US Attorney General, 950 Pennsylvania Avenue NW, Washington, DC 20530-0009 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|--|
| ALYK L OFLAZIAN | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor U.S. Bank Trust Company National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2023-NR1 Mortgage-Backed Notes, Series 2023-NR1 bkgroup@kmlawgroup.com |
| MICHAEL D. SAYLES | on behalf of Debtor Joseph D. Waters midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|------------------|---|-----------------------|
| IN RE: |) | |
| Joseph D. Waters |) | Case No. 23-10031-amc |
| |) | |
| Joseph D. Waters |) | Chapter: 13 |
| |) | |
| Debtor(s). |) | |

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: September 18, 2024

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court